(Official F65th 9375/1701 Desc Petition Page 1 of 24 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Daniel Johnsen All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Soc. Sec./Tax I.D. No. (if more than one, state all): Soc. Sec./Tax I.D. No. (if more than one, state all): 361-46-9807 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 25 So. Cherry Tree Ct. North Aurora, IL 60542 County of Residence or of the County of Residence or of the Principal Place of Business: Kane Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): © 1983-2001 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check on box) Individual(s) Railroad Corporation Stockbroker ☑ Chapter 7 Chapter 11 Chapter 13 Partnership Commodity Broker Chapter 12 Chapter 9 Other Sec. 304 - Case ancillary to foreign proceeding Nature of Debts (Check one box) Filing Fee (Check one box) **☑** Consumer/Non-Business ☐ Business Full Filing Fee attached Filing Fee to be paid in installments (applicable to individuals only) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. Debtor is and elects to be considered a small business under Rule 1006(b) See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) U.S. Bankruptcy Court Statistical/Administrative Information (Estimates only) Northern District Of Illinois Debtor estimates that funds will be available for distribution to unsecured credit(F11ed: 12/29/2003 Debtor estimates that, after any exempt property is excluded and administrative t Time: 10:28:25 paid, there will be no funds available for distribution to unsecured creditors. Debtor: DANIEL JOHNSEN 200-99 Case: **03-51701** 16-49 50-99 100-199 1-15_ Estimated Number of Creditors Fee : 209 Y □ Chapter: 7 Rec 3053316 Judge: Initials MB **Estimated Assets** 01/2E/2004 @ 12:30PM \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,00 JOSEP! VOILAND \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$100 mill \$50 million ∇ Estimated Debts :03BK51701-BK001 \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,00 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million

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Voluntary Petition Page	2 of 24 Name of Debtor(s):	FORM B1, Pag				
(This page must be completed and filed in every case)	Daniel Johnsen					
Prior Bankruptcy Case Filed Within Last		h additional sheet)				
Location Where Filed: None	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If m	ore than one attach additional sheet)				
Name of Debtor:	Case Number:	Date Filed:				
None		Date 1 11941				
District:	Relationship:	Judge:				
Sign	atures					
Signature(s) of Debtor(s) (Individual/Joint)		Exhibit A				
I declare under penalty of perjury that the information provided in this petition is true and correct.	(To be completed if debtor	r is required to file periodic reports				
[If petitioner is an individual whose debts are primarily consumer	(e.g., forms 10K and 10Q)) with the Securities and Exchange				
debts and has chosen to file under Chapter 7] I am aware that I may	Exchange Act of 1934 and i	ection 13 or 15(d) of the Securities is requesting relief under chapter 11)				
proceed under chapter 7, 11, 12 or 13 of title 11, United State Code.	Exhibit A is attached and ma					
understand the relief available under each such chapter, and choose to		· · · · · · · · · · · · · · · · · · ·				
· // L /		Exhibit B				
X Muse	whose debts are t	l if debtor is an individual primarily consumer debts)				
Signature of Debtor Daniel Johnsen	I, the attorney for the petitioner	named in the foregoing petition.				
X	declare that I have informed the	petitioner that [he or she] may procee				
Signature of Joint Debtor	under chapter 7, 11, 12, or 13 of explained the relief available un	of title 11, United States Code, and have order each such chapter.				
Telephone Number (If not represented by attorney)	x					
Date	Signature of Attorney for Debtor(s)	Date				
Signature of Attorney	E	xhibit C				
X	Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public					
Signature of Attorney for Debtor(s)	health or safety?					
Robert Handley 3123373	Yes, and Exhibit C is attached and made a part of this petition.					
Printed Name of Attorney for Debtor(s) Robert Handley MORONI & HANDLEY						
Finn Name		ttorney Petition Preparer				
373 S. Schmale - Suite 203	I certify that I am a bankruptcy p	petition preparer as defined in 11 is document for compensation, and tha				
Address Carol Stream,, IL 60188	I have provided the debtor with a	a copy of this document.				
(630) 462-1800	Printed Name of Bankruptcy Petition Pro	reparer				
Telephone Number	Social Security Number	AND THE RESERVE OF THE PERSON				
Date						
Signature of Debtor (Corporation/Partnership)	- Address					
declare under penalty of perjury that the information provided in this						
petition is true and correct, and that I have been authorized to file this	Names and Social Security nur	mbers of all other individuals who				
petition on behalf of the debtor.	prepared or assisted in preparir					
The debtor requests relief in accordance with the chapter of title 11,						
United States Code, specified in this petition.	If more than one person prepar	red this document, attach additional				
\mathbf{x}	sheets conforming to the appro	opriate official form for each person.				
Signature of Authorized Individual	v					
Signature or Authorized Intrividual	Signature of Bankruptcy Petition Pr					
Printed Name of Authorized Individual	Signature of Bankruptcy Petrion Pt	reparer				
Title of Authorized Individual	Date					
A TOO OF A SECURITION OF A SEC	A bankruptcy petition preparer's	failure to comply with the provisions				
Date:	of title 11 and the Federal Rules of in fines or imprisonment or both	of Bankruptcy Procedure may result 11 U.S.C. § 110; 18 U.S.C. § 156.				

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United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Daniel Johnsen	Chapter 7
Debtor(s)	_ Onepror

SUMMARY OF SCHEDULES

			A)	MOUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	155,000.00		
B - Personal Property	Yes	2	31,865.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		140,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		62,230.00	
G - Executory Contracts and Unexpired Leases	Yes	1		ara ata 2 da martin da a nosta sinda zaranea aran arangan atana	
H - Codebtors	Yes	1			
- Current Income of Individual Debtor(s)	Yes	1			1,728.9
- Current Expenditures of Individual Debtor(s)	Yes	1			3,785.00
Total Number of Sheets in Schedules		11			
	•	Total Assets	186,865.00		

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IN RE Daniel Johnsen

Case No.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	C H H	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
25 S. Cherry Tree Court North Aurora, IL 60542	JTWROS	J	155,000.00	140,000.00
•				
•				

TOTAL

155,000,00

(Report also on Summary of Schedules)

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled 'HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C -Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C H H	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		25 S. Cherry Tree Court North Aurora, IL 60542	<u> </u>	10.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or		Bank One Randali Road St. Charles, IL 60174 Checking Account TCF Bank, 1270 N. Lake Street, Aurora, IL 60506		500.00 100.00
3.	cooperatives. Security deposits with public utilities, telephone companies, landlords, and others.	x	Checking Account		
4.	Household goods and furnishings, include audio, video, and computer equipment.	1	TV-VCR-Couch 25 Cherry Tree Ct. North Aurora, IL		100.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		All necessary wearing apparel		50.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			1
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each	X			:
11.	issue. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Illinois Municipal Retirement Fund Oak Brook, Illinois		31,180.00
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			:
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X	·		! !
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

			
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
25 S. Cherry Tree Court North Aurora, IL 60542	735 ILCS 5 §12-901	7,500.00	155,000.00
SCHEDULE B - PERSONAL PROPERTY			
25 S. Cherry Tree Court North Aurora, IL 60542	735 ILCS 5 §12-1001(b)	10.00	10.00
TCF Bank, 1270 N. Lake Street, Aurora, IL	735 ILCS 5 §12-1001(b)	100.00	100.00
Checking Account			·
All necessary wearing apparel	735 ILCS 5 §12-1001(a)	50.00	50.00
Illinois Municipal Retirement Fund Oak Brook, Illinois	735 ILCS 5 §12-704	31,180.00	31,180.00
1993 Bulck - \$200.00	735 ILCS 5 §12-1001(c)	200.00	200.00
1993 Honda - \$200.00	735 ILCS 5 §12-1001(b)	200.00	200.00
Cell phone	735 ILCS 5 §12-1001(b)	25.00	25.00
•	312 100 (2)	25.00	25.00
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}			{
SCHEDIT F.C. BROBERTY CLAIMED AS EVENINY			

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Case No.

(Report total also on Summary of Schedules)

Debtor(s)

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or 'C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Account No.			Value \$				
Account No.							
Account No.		:	Value \$:		
			Value \$				
3232 Newmark Dr. Miamisburg, OH 45342 Account No.	-		Value \$ 155,000.00			1	140,000.00
Account No. 0002932770 National City Mortgage			2003 - First Mortgage				440,000,00
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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	SCHED	ULE E - C	CREDITORS HOL	DING UNSECURED PR	UORITY	CLAIMS
prior of all If sche on e If is di R on ti	A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H","W","J", or "C", respectively, in the column labeled "HWJC." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the Total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.					
			<u> </u>			·
	PES OF PRIORITY CLA eck the appropriate box(es)		laims in that category	are listed on the attached she	ets)	
	Extensions of credit in an Claims arising in the ordin earlier of the appointment	ary course	of the debtor's busines		e commence	ement of the case but before the
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).					ately preceding the filing of the
		enefit plans	s for services rendered	within 180 days immediately extent provided in 11 U.S.C.		he filing of the original petition,).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).					ast the debtor, as provided in 11
	Deposits by individuals Claims of individuals up to family, or household use, the				rental of pr	roperty or services for personal,
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).					
	Taxes and Other Certain Taxes, customs duties, and	Debts Owe penalties o	ed to Governmental l wing to federal, state,	Units and local governmental units	as set forth	n in 11 U.S.C. § 507(a)(8).
,	Commitments to Maintain Claims based on commitme of Governors of the Federa institution. 11 U.S.C. § 507	nts to the Fi il Reserve S	DIC, RTC, Director of	the Office of Thrift Supervis	ion, Compti intain the ca	roller of the Currency, or Board apital of an insured depository

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

O Continuation Sheets attached

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable

on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

			(Complete only on last sheet of Schedule F			- {	62,230.00
© Continuation Sheets attached			(Total o		ubto s pa		62,230.00
Account No.							·
							490.00
Account No. 0156493364012 Sears P. O. Box 182149 Columbus, OH 43218			Revolving charge account for various consumables				
Newark, IL 60541							50,000.00
Account No. Raissa Jarosz 304 N. Johnson			Claim for interference with inheritance		X	X	
Milwaukee, WI 53201							3,740.00
Account No. 419700005242 Bank One P. O. Box 3211			Revolving charge account for various consumables				
Ft. Lauderdale, FL 33336							8,000.00
Account No. 3739-860361-25002 American Express P. O. Box 360002			Revolving charge account for various consumables.				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	C M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM

(Report total also on Summary of Schedules)

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		Debtor(s)		Case 140.	
	Describe all executory contracts of any nature and all State nature of debtor's interest in contract, i.e., "Pur Provide the names and complete addresses of all oth NOTE: A party listed on this schedule will not recei	Il unexpired leases of real chaser", "Agent", etc. Str er parties to each lease or ive notice of the filing of	ate whether debtor is the lessor or l contract described. this case unless the party is also so	imeshare interests. essee of a lease.	of creditors.
	Check this box if debtor has no execute	UDING ZIP CODE	DESCRIPTION OF COR	ITRACT OR LEASE AND NATURE OF DEE	TOR'S INTEREST.
	OF OTHER PARTIES TO LEASE OR AT&T Wireless	CONTRACT	STATE CONTR	R LEASE IS FOR NONRESIDENTIAL REAL ACT NUMBER OF ANY GOVERNMENT O	ONTRACT.
	P. O. Box 68055 Anaheim Hills, CA 92817-8055		Contract for Cellula	r phone services \$150.00	per month
a Only					:
- Forms Softwar	•		į		
001 EZ-Filing, inc. [1-800-998-2424] - Forms Softwara Only			:		
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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CORESTOR NAME AND ADDRESS OF CREATER NAME AND ADDRES		
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
		·
	·	
	·	
	·	
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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE								
Single		NAMES Daniel Johnsen II Alissa Johnsen	AGE 25 6	RELATIONSHIP Son Daughter						
EMPLOYMENT:		DEBTOR		SPOUSE	···					
Occupation Name of Employer How long employed Address of Employer	City (2 Yea 275 F	Main St.								
	of aver	age monthly income) ages, salary, and commissions (pro rata if not paid monthly	v) \$	DEBTOR 3,046.00 \$	SPOUSE					
Estimated monthly	overtir	ne	\$	300.00 \$						
	and So y) <u>Cl</u> <u>IM</u> AYRO	ocial Security	\$\$\$\$\$\$\$	\$ 716.00 \$ 151,04 \$ 1,617.08 \$						
Regular income from Income from real properties and dividen Alimony, maintenary or that of dependent Social Security or o	n oper operty ds ace or state there go	ation of business or profession or farm (attach detailed st	\$ \$ \$ \$	1,728.92 \$\$\$\$\$\$\$\$\$\$\$\$\$						
Pension or retirement Other monthly income (Specify)	ne	me		\$\$\$\$\$\$\$\$						
FOTAL MONTHI	Y INC	COME	•	1,728.92 \$	"					

TOTAL COMBINED MONTHLY INCOME \$ ______ (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Daniel Johnsen

_____ Case No. ____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEPTODOS

COMMENT EXTENDITURES OF INDIVIDUAL DEBIC	ハベ(の)	
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made b or annually to show monthly rate.	i-weekly, quarter	ly, semi-annually,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	lete a separat	e schedule of
expenditures labeled Spouse.		
Rent or home mortgage payment (include lot rented for mobile home)		
Are real estate taxes included? Yes No	s	1,000.00
Is property insurance included? Yes No 🗸		
Utilities: Electricity and heating fuel		
Water and sewer	\$	156.00
Telephone	\$	15.00
	\$	100.00
Other Cablevision	\$	60.00
Cell Phone	\$	200.00
Garbage Pick-Up	\$	15.00
Home maintenance (repairs and upkeep)	\$	
Food	\$	425.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	95.00
Medical and dental expenses	\$	75.00
Transportation (not including car payments)	\$	300.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	225.00
Charitable contributions	\$	20.00
Insurance (not deducted from wages or included in home mortgage payments)	- x	
Homeowner's or renter's	\$	
Life	ζ	58.00
Health	ζ	30.00
Auto	*	125.00
		123.00
	\$	
	—— ў —	
Taxes (not deducted from wages or included in home mortgage payments)	—— » —	
(Specify)	•	
(Specify)	\$	
	<u>\$</u>	
Installment normant (in al. 110 m. 11	\$:
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	***
Other	\$	
	\$	
Alimony, maintenance, and support paid to others	\$	716.00
Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
Other Additional Out-Of-Pocket Expenses For Daughter	\$	100.00
	2	
	v	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		
101AL MONTHLE EXPENSES (Report also on Summary of Schedules)	\$	3,785.00
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly	y, annually, o	r at some
other regular interval.	•	-
A. Total projected monthly income	\$	
B. Total projected monthly expenses	\$	
	<u> </u>	
D. Total amount to be paid into plan each	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	
(interval)	\$	
(micr vai)		

IN RE Daniel Johnsen

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_____ Case No. ____

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury t	hat I have read the	e foregoing summa	ary and schedules,		12 sheets, and that
they are true and correct to the bes	t of my knowledg	e, information an	d belief.	(LOUG ROWN ON M	miner y pege prus 1)
Data: 12-22-03		16/16	Delise	•	
Date:	Signature:	Daniel Johnsen	June		Debtor
Date:	Signature:		V		
					(Joint Debtor, if any)
				[If joint case, t	ooth spouses must sign.]
CERTIFICATION AND SIGN	ATURE OF NON	I-ATTORNEY BA	ANKRUPTCY PE	TITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy pet I have provided the debtor with a c			C. § 110, that I pre	pared this document for	compensation, and that
Printed or Typed Name of Bankruptcy Petition Preparer			And Marketing and the second s	Social Security No.	
Address	***				
Names and Social Security number	rs of all other indi	viduals who prepa	red or assisted in p	preparing this documen	t:
If more than one person prepared person.	this document, att	ach additional sig	ned sheets conform	ming to the appropriate	Official Form for each
Signature of Bankruptcy Petition Preparer			·	Date	WATER A STATE OF THE STATE OF T
A bankruptcy petition preparer's fainfines or imprisonment or both.			title 11 and the Fed	leral Rules of Bankruptc	y Procedures may result
DECLARATION UND	ER PENALTY O	F PERJURY ON	BEHALF OF CO	RPORATION OR PAR	TNERSHIP
I, the		(the presid	lent or other office	er or an authorized agen	t of the corporation or a
member or an authorized agent of to (corporation or partnership) named schedules, consisting of	l as debtor in this	case, declare und			foregoing summary and information, and belief.
Date:	Signature:				
				(Print or type name of	Findividual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 03-51701 Doc 1 Filed 12/29/03 Entered 12/29/03 10:26:20 Desc Petition

United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Daniel Johnsen		Chapter 7
	Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case if filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. I	income:	from emp	loyment or	operation of	' business
------	---------	----------	------------	--------------	------------

None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from
	the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately
	preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may
	report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse
	separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless
	the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

44,294.00 City of West Chicago - 1/03 to 12/03

39,245.00 City of West Chicago - 1/02-12/02

46,020.00 City of West Chicago and School District 33 - 1/01-12/01

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

4,000.00 Unemployment - 6/01-10/01

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None
b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

			ed 12/29/03 1	0:26:20	Desc Petition
nits and administrative proceed	lings, executions, gar	nishments and attach	iments		
paristupicy case, (iviaitied del)	wis ming under chapt	IET 12 OF CHARTET 13 MI	ust include informati	ne year immed ion concerning	iately preceding the filing of the either or both spouses whether or
TION OF SUIT CASE NUMBER SZ v. Johnsen #03 LK 64	NATURE OF PRO	OCEEDING A	COURT OR AGENO		STATUS OR DISPOSITION Pending
the commencement of this case	e. (iviarried debtors fili	ing under chapter 12 o	or chapter 13 must in	iclude informat	ion concerning property of aith a
possessions, foreclosures and r	etu rns				
ule seller, within one year imn	negiately preceding the	e commencement of th	us case. (Married de	htors filing und	ler chapter 12 or chapter 13 mus
signments and receiverships					
(iviairieu debiors illing dilder ch	Lapter 12 of Chapter 13	must include any assig	hin 120 days immed nment by either or bo	iately preceding oth spouses whe	g the commencement of this case ther or not a joint petition is filed
commencement of this case. (M	arried debtors filing un	ider chapter 12 or chap	ter 13 must include i	nformation con	cerning property of either or both
fts				***	
per recipient. (Married debtors	iting less than \$200 in v filing under chapter 12	value per individual far ? or chapter 13 must in	mily member and cha clude gifts or contril	aritable contribu	itions aggregating less than \$100
sses	<u> </u>			·	
commencement of this case. (N	darried debtors filing u	inder chapter 12 or cha	anter 13 must include	ng the commen c losses by eithe	cement of this case or since the er or both spouses whether or not
ments related to debt counseli	ng or bankruptcy				
List all payments made or prope consolidation, relief under bank of this case.	rty transferred by or or ruptcy law or preparat	n behalf of the debtor to ion of a petition in ban	o any persons, inclu kruptcy within one y	ding attorneys, a	for consultation concerning debt ly preceding the commencement
E AND ADDRESS OF PAYEE		DATE OF PAYMEN PAYOR IF OTHER T			F MONEY OR DESCRIPTION AND VALUE OF PROPERTY
	a. List all suits and administra bankruptcy case. (Married deb not a joint petition is filed, unlassed in the commencement of this case or both spouses whether or not spossessions, foreclosures and resulting the seller, within one year imminclude information concerning joint petition is not filed.) signments and receiverships a. Describe any assignment of p (Married debtors filing under chanless the spouses are separate. b. List all property which has be commencement of this case. (Married debtors filing under chanless the spouses are separate. b. List all property which has be commencement of this case. (Married debtors filing under chanless the spouses whether or not a joint petition is filed, unless the spouses whether or not a joint petition is filed, unless the spouses in filed, unless the spouses from fire, theft, or commencement of this case. (Na a joint petition is filed, unless the spouse in the state of the commencement of the case. (Na a joint petition is filed, unless the spouse in the state of the commencement of the case. (Na a joint petition is filed, unless the commencement of this case. (Na a joint petition is filed, unless the commencement of this case. (Na a joint petition is filed, unless the commencement of this case.)	a. List all suits and administrative proceedings to whether the spouses are sequenced as a spouse and administrative proceedings to whether the spouses are sequenced as a spouse are sequenced as a spo	a. List all suits and administrative proceedings to which the debtor is or vibankruptcy case. (Married debtors filing under chapter 12 or chapter 13 m not a joint petition is filed, unless the spouses are separated and a joint petition of SUIT CASE NUMBER NATURE OF PROCEEDING Claim for Interference with inheritance b. Describe all property than has been attached, garnished or seized under a the commencement of this case. (Married debtors filing under chapter 12 or both spouses whether or not a joint petition is filed, unless the spouses a possessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosur the seller, within one year immediately preceding the commencement of the include information concerning property of either or both spouses whether joint petition is not filed.) signments and receiverships a. Describe any assignment of property for the benefit of creditors made with (Married debtors filing under chapter 12 or chapter 13 must include any assignments the spouses are separated and joint petition is not filed.) b. List all property which has been in the hands of a custodian, receiver, or commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must in a joint petition is filed, unless the spouses are separated and a joint petition is filed, unless the spouses are separated and a joint petition is filed, unless the spouses are separated and a joint petition is filed, unless the spouses are separated and a joint petition is filed, unless the spouses are separated and a joint petition is filed, unless the spouses are separated and a joint petition is filed, unless the spouses are separated and a joint petition is filed, unless the spouses are separated and a joint petition in petition is filed, unless the spouses are separated and a joint petition in ban	not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) TION OF SUIT CASE NUMBER NATURE OF PROCEEDING Claim for Interference with inheritance b. Describe all property than has been attached, garnished or seized under any legal or equitable the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must in or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 17 or not a joint petition joint petition is not filed.) Signments and receiverships a. Describe any assignment of property for the benefit of creditors made within 120 days immed (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or bounless the spouses are separated and joint petition is not filed.) b. List all property which has been in the hands of a custodian, receiver, or court-appointed off commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include is spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is filed, unless the spouses are separated and a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) List all gifts or charitable contributions made within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include in spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include in joint petition is	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immed bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) TION OF SUIT CASE NUMBER NATURE OF PROCEEDING AND LOCATION Rane County, Illinois inheritance b. Describe all property than has been attached, garnished or seized under any legal or equitable process within the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include informat or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is 12 th seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless into filed.) signments and receiverships a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding (Married debtors filling under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is not filed.) b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information con spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information con spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) b. List all gifts or charitable cont

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	• Case 03-5170	1 Doc 1	Filed 12/	29/03 Entered 12/29/03 1	0:26:20	Desc Petition	
11. C	losed financial account			Page 17 of 24			
None	transferred within one certificates of deposit, brokerage houses and	year immedia or other instru other financial	tely preceding ments; shares a institutions. (M	e name of the debtor or for the benefit of the commencement of this case. Include and share accounts held in banks, credit to arried debtors filing under chapter 12 or spouses whether or not a joint petition is	checking, unions, pens chapter 13	savings, or other financial accou- tion funds, cooperatives, associate must include information concer-	
	E AND ADDRESS OF	INSTITUTION	I	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANC Trust/7231031944		· -	
Fifth	Third	•		Checking/7231031910	11/28/0)3	
Bank	(One			Checking/1609411101	11/28/0)3	
12. Sa	afe deposit boxes	·					
None	both spouses whether of	cement of this o	ase. (Married d	hich the debtor has or had securities, cash ebtors filing under chapter 12 or chapter inless the spouses are separated and a join	13 must incl	ude boxes or depositories of eithe	
	List all setoffs made by case. (Married debtors	filing under ch	apter 12 or cha	against a debt or deposit of the debtor wi pter 13 must include information concern a joint petition is not filed.)			
14. Pr	roperty held for anothe	er person		* ** *********************************			
None	_ con an property owner of animals beton and any and the north of southern						
15. Pr	rior address of debtor	 		· · · · · · · · · · · · · · · · · · ·			
None				ately preceding the commencement of this nent of this case. If a joint petition is filed			
16. Sp	pouses and Former Spo	uses					
	Nevada, New Mexico, I	Puerto Rico, Te	xas, Washingto	state, commonwealth, or territory (includ on, or Wisconsin) within the six-year per of any former spouse who resides or reside	iod immedia	tely preceding the commenceme	
	nvironmental Informat te purpose of this question		g definitions ap	pply:			
wastes		, land, soil, suri	ace water, grou	or regulation regulating pollution, contan indwater, or other medium, including, bu			
	means any location, fac r, including, but not limi			der any Environmental Law, whether or n	ot presently	or formerly owned or operated by	
	nrdous Material" means a nilar term under an Envi			waste, hazardous substance, toxic substan	nce, hazardo	us material, pollutant, or contami	
None				the debtor has received notice in writing imental Law. Indicate the governmental			
	b. List the name and add the governmental unit t			e debtor provided notice to a governmenta d the date of the notice.	l unit of a re	lease of Hazardous Material. Indi	
None				ding settlements or orders, under any Envergmental unit that is or was a party			

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the deltor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

 \mathbf{Z}

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

V

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

 \mathbf{Z}

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of the case by the debtor.

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

 \mathbf{Z}

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

 \mathbf{V}

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

STATEMENT OF FINANCIAL AFFAIRS

	• Case 03-51701 D				Desc Petition
23. W	Vithdrawals from a partnershi		age 19 of 24 oration		
None					including compensation in any form, preceding the commencement of this
24. T	ax Consolidation Group				
None					ion of any consolidated group for tax ding the commencement of this case.
25. P	ension Funds.				
None	If the debtor is not an individua has been responsible for contri				i to which the debtor, as an employer, mmencement of the case.
[If co	ompleted by an individual or	individual and spouse]			
	elare under penalty of perjury to to and that they are true and		s contained in the	foregoing statement of fin	ancial affairs and any attachments
Date	: 12-22-03	Signature of Debtor	Jan Jol	m	Daniel Johnsen
Date	* utvarformore-projection	Signature of Joint Debtor (if any)			i
		<u>0</u> c	ontinuation page	es attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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United States Bankruptcy Court
Northern District of Illinois

IN RE:			Case No.	
Daniel Johnsen			Chapter 7	
Damer Commodit	Debtor(s)			
CHAPTER	7 INDIVIDUAL DEBTO	DR'S STATEME	NT OF INTENTION	
1. I have filed a schedule of assets and 2. I intend to do the following with res	liabilities which includes co pect to the property of the es	nsumer debts secures tate which secures t	ed by property of the esta those consumer debts:	ate.
a. Property to be Surrendered				
DESCRIPTION OF PROPERTY		CREDITOR'S NAME		
None				
b. Property to be Retained [Check any	applicable statement.]			PROPERTY DEBT WILL WILL BE BE RE- REDEEMED AFFIRMED
DESCRIPTION OF PROPERTY	Chemitadia Name		PROPI IS CLA AS EX	IMED TO HU.S.C. TO HU.S.C
25 S. Cherry Tree Court	CREDITOR'S NAME National City	Mortagae	A3 EA	
12-22-03 Daniel Johnsen	zln-	Debtor		Joint Debtor (if applicable
CERTIFICATION AND SIGNATU I certify that I am a bankruptcy petition I have provided the debtor with a copy	n preparer as defined in 11 U			
Printed or Typed Name of Bankruptcy	Petition Preparer		Social Security No	
Address				
Names and Social Security numbers of	f all other individuals who m	repared or assisted i	n preparing this documer	nt:
If more than one person prepared this person.				
Signature of Bankruptcy Petition Prep	arer		Date	
A hankruptcy petition preparer's failur.	e to comply with the provision	of title 11 and the F	ederal Rules of Bankrupt	cy Procedures may resu

A bankruptcy petition preparer's failure to comply with the provision of in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Filed 12/29/03 Entered 12/29/03 10:26:20 Desc Petition
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United States Bankruptcy Court
Northern District of Illinois Case 03-51701 Doc 1

IN RE:			Case No.
Daniel Joh	nsen		Chapter 7
	1	Debtor(s)	
		VERIFICATION OF CRI	EDITOR MATRIX
The above	named debtor(s) hereby v	erify(ies) that the attached mat	ix listing creditors is true to the best of my(our) knowledge.
Date:	12.22-13	Signature: Daniel Johnsen	Phin
Date:		Signature:	

Joint Debtor, if any

* * Case 03-51701 Doc 1 Filed 12/29/03 Entered 12/29/03 10:26:20 Desc Petition Page 22 of 24

DANIEL JOHNSEN 25 So. Cherry Tree Ct. North Aurora, IL 60542

ROBERT HANDLEY MORONI & HANDLEY 373 S. Schmale - Suite 203 Carol Stream,, IL 60188

AMERICAN EXPRESS Acct# 3739-860361-25002 P. O. Box 360002 Ft. Lauderdale, FL 33336

BANK ONE: Acct# 419700005242 P. O. Box 3211 Milwaukee, WI 53201

NATIONAL CITY MORTGAGE Acct# 0002932770 3232 Newmark Dr. Miamisburg, OH 45342

RAISSA JAROSZ 304 N. Johnson Newark, IL 60541

SEARS Acct# 0156493364012 P. O. Box 182149 Columbus, OH 43218

United States Bankruptcy Court Northern District of Illinois

IN R	r.•	Com No
	el Johnsen	Case No.
Darne	Debtor(s)	Chapter 7
	DISCLOSURE OF COMPENSATION OF ATTORNEY	FOR DEBTOR
one	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-name year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to bor in connection with the bankruptcy case is as follows:	ned debtor(s) and that compensation paid to me within e rendered on behalf of the debtor(s) in contemplation
Fo	r legal services, I have agreed to accept	s <u>205.00</u> /h
	ior to the filing of this statement I have received	
	lance Due	
	e source of the compensation paid to me was: Debtor Other (specify);	
3. The	e source of compensation to be paid to me is: Debtor Other (specify):	
4. 🗀	I have not agreed to share the above-disclosed compensation with any other person unless they are member	s and associates of my law firm.
V		·
5. In 1	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case,	including:
a. b. c. d. e. Ho	Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the neeting of creditors and confirmation hearing, and any adjourned hearing Representation of the debtor in adversary proceedings and other contested bankruptey matters; [Other provisions as needed] purly in excess of \$950.00 minimum fee	
		:
	agreement with the debtor(s), the above disclosed fee does not include the following services: presentation on Adversary Claims.	
	·	
	CERTIFICATION	
I certify	y that the foregoing is a complete statement of any agreement or arrangement for payment to me for represent	ation of the debtor(s) in this bankruptcy
proceed	ding.	· · · · · · · · · · · · · · · · · · ·
	Date Signature of	Attorney
	Robert Handley MORONI & HANDLEY	

Name of Law Firm

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$300 filing fee plus \$30 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$30 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

• Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm	that I have read this notice.		•
,			Case Number
12-22-03	DaiOshise		,
Date	Daniel Johnsen/	Debtor	Joint Debtor, if an

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

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